

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE: William Rolley and
Tracey Rolley**

Debtor(s).

)
) **Case No. 20-20228-CMB**
)
) **Chapter 13**
)
X

ORDER OF COURT
(Check Boxes That Apply)

☒ **Confirming Plan on Final Basis**

☐ **Chapter 13 Plan dated:**

☐ **Authorizing Distributions Under Plan
On Interim Basis Solely as Adequate
Protection**

☒ **Amended Chapter 13 dated:**
March 24, 2022

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$3042 effective 2/20.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$_____, beginning _____. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment

program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:

- ☐ H. The secured claims of the following creditors shall govern as to claim amount,

to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

☒ K. Additional Terms and Conditions:

*Unsecured creditors revised to \$10,368.03 @ 9%

*Base includes \$28,000 representing amount for replacement vehicles

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or

Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

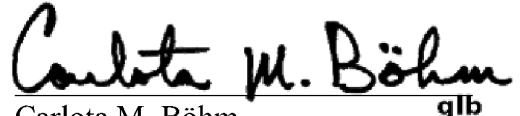
F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: May 10, 2022

cc: All Parties in Interest to be served by Clerk

Handwritten signature of Carlota M. Böhm in black ink.

Carlota M. Böhm

glb

Chief United States Bankruptcy Judge

FILED
5/10/22 11:56 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
William M. Rolley
Tracey Lynn Rolley
Debtors

Case No. 20-20228-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 10, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ William M. Rolley, Tracey Lynn Rolley, 319 Drexel Drive, Monroeville, PA 15146-1511
15222221	+ HSBC Bank USA, N.A., 2929 Walden Ave C17, Attn:Business Services, Depew, NY 14043-2690
15186992	Kia Finance, PO Box 660891, Louisville, KY 40290
15186995	Magee Women's Hospital, c/o CMC, PO Box 16436, Pittsburgh, PA 15242
15199491	+ PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington DE 19801-5148
15210533	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15187009	+ Victoria/Comenity Bank, PO Box 182798, Columbus, OH 43218-2798

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 10 2022 23:52:40	Ally Bank Lease Trust - Assignor to Vehicle Asset, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	May 10 2022 23:52:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15186976	+ Email/Text: ally@ebn.phinsolutions.com	May 10 2022 23:44:00	Ally, PO Box 380902, Minneapolis, MN 55438-0902
15226681	Email/Text: ally@ebn.phinsolutions.com	May 10 2022 23:44:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
15186977	Email/Text: creditcardbkcorrespondence@bofa.com	May 10 2022 23:44:00	Bank of America, PO Box 982234, El Paso, TX 79998
15192166	+ Email/Text: mortgagebkcorrespondence@bofa.com	May 10 2022 23:45:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15186978	+ Email/Text: BarclaysBankDelaware@tsico.com	May 10 2022 23:45:00	Barclays Bank Delaware, POB 8803, Wilmington, DE 19899-8803
15186980	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 10 2022 23:52:35	Capital One Bank, PO Box 85015, Richmond, VA 23285
15212272	Email/Text: Bankruptcy.RI@Citizensbank.com	May 10 2022 23:44:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15186998	Email/Text: Bankruptcy.RI@Citizensbank.com	May 10 2022 23:44:00	RBS Citizens, NA, 1000 Lafayette Blvd., Bridgeport, CT 06604
15186979	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 10 2022 23:52:30	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
15194236	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 10 2022 23:52:35	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15186981	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 10 2022 23:52:42	Citicards CBNA, PO Box 6241, Sioux Falls, SD

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User: auto

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			57117-6241
15186982	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 10 2022 23:52:32	Citicards CBNA, 5800 South Corporate, Sioux Falls, SD 57108-5027
15186983	+ Email/Text: Bankruptcy.RI@Citizensbank.com	May 10 2022 23:44:00	Citizens Bank, PO Box 7092, Bridgeport, CT 06601-7092
15186984	+ Email/Text: mediamanagers@clientservices.com	May 10 2022 23:44:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
15186986	+ Email/PDF: creditonebknotifications@resurgent.com	May 10 2022 23:52:35	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15186985	+ Email/PDF: creditonebknotifications@resurgent.com	May 10 2022 23:52:36	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
15186987	Email/Text: mrdiscen@discover.com	May 10 2022 23:44:00	Discover, PO Box 15316, Wilmington, DE 19850
15190285	Email/Text: mrdiscen@discover.com	May 10 2022 23:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15223780	+ Email/Text: kbarkley@bernsteinlaw.com	May 10 2022 23:45:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15186988	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	May 10 2022 23:44:00	HSBC Bank, 95 Washington St., Buffalo, NY 14203-3006
15196776	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	May 10 2022 23:45:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
15220178	Email/Text: JCAP_BNC_Notices@jcap.com	May 10 2022 23:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15186990	Email/PDF: ais.chase.ebn@aisinfo.com	May 10 2022 23:52:39	JPMCB, PO Box 15369, Wilmington, DE 19850
15186991	Email/PDF: ais.chase.ebn@aisinfo.com	May 10 2022 23:52:34	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
15204847	+ Email/Text: RASEBN@raslg.com	May 10 2022 23:45:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15186989	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 10 2022 23:45:00	Jared/Comenity Bank, PO Box 1822789, Columbus, OH 43218
15194125	Email/PDF: resurgentbknotifications@resurgent.com	May 10 2022 23:52:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15186993	+ Email/Text: Documentfiling@lciinc.com	May 10 2022 23:45:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2807
15186994	+ Email/PDF: gecsed@recoverycorp.com	May 10 2022 23:52:39	Lowes, PO Box 965036, Orlando, FL 32896-5036
15186996	+ Email/Text: list-nes-clientservicesreps-all@nes1.com	May 10 2022 23:45:00	National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
15199491	+ Email/Text: invenioabt@phillips-cohen.com	May 10 2022 23:45:00	PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington DE 19801-5148
15204190	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 10 2022 23:52:36	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15186997	+ Email/PDF: ebnotices@pnmac.com	May 10 2022 23:52:32	PennyMac, PO Box 514387, Los Angeles, CA 90051-4387
15225194	+ Email/PDF: ebnotices@pnmac.com	May 10 2022 23:52:42	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15221442	Email/Text: bnc-quantum@quantum3group.com	May 10 2022 23:45:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15186999	+ Email/PDF: gecsed@recoverycorp.com		

District/off: 0315-2

User: auto

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		May 10 2022 23:52:34	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
15187000	+ Email/PDF: gecsed@recoverycorp.com		
		May 10 2022 23:52:34	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
15187001	+ Email/PDF: gecsed@recoverycorp.com		
		May 10 2022 23:52:35	SYNCB/JCP, PO Box 965007, Orlando, FL 32896-5007
15187002	+ Email/PDF: gecsed@recoverycorp.com		
		May 10 2022 23:52:35	SYNCB/Ntwk, PO Box 965036, Orlando, FL 32896-5036
15187003	+ Email/PDF: gecsed@recoverycorp.com		
		May 10 2022 23:52:39	SYNCB/Pep Boys, PO Box 965068, Orlando, FL 32896-5068
15187004	+ Email/PDF: gecsed@recoverycorp.com		
		May 10 2022 23:52:29	SYNCB/QVC, PO Box 965018, Orlando, FL 32896-5018
15187005	+ Email/PDF: gecsed@recoverycorp.com		
		May 10 2022 23:52:29	SYNCB/Sam's Club, PO Box 965005, Orlando, FL 32896-5005
15187006	+ Email/PDF: gecsed@recoverycorp.com		
		May 10 2022 23:52:29	SYNCB/Scorerewards, PO Box 965036, Orlando, FL 32896-5036
15187007	+ Email/PDF: gecsed@recoverycorp.com		
		May 10 2022 23:52:34	SYNCB/TJ Max, PO Box 965036, Orlando, FL 32896-5036
15187008	+ Email/PDF: gecsed@recoverycorp.com		
		May 10 2022 23:52:39	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
15187413	+ Email/PDF: gecsed@recoverycorp.com		
		May 10 2022 23:52:35	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15220656	Email/PDF: ebn_ais@aisinfo.com		
		May 10 2022 23:52:40	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15187010	+ Email/PDF: gecsed@recoverycorp.com		
		May 10 2022 23:52:29	Walmart, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LVNV Funding, LLC
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15199492	*+	PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington DE 19801-5148

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2022

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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Date Rcvd: May 10, 2022

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Total Noticed: 56

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Joint Debtor Tracey Lynn Rolley niclowlgl@comcast.net
Scott R. Lowden	on behalf of Debtor William M. Rolley niclowlgl@comcast.net

TOTAL: 6